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Wake up!! John Bull

London

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WAKE UP!!

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BY

EDWARD J. HOWELL,

Author of "Mexico: Its Progress and Commercial Possibilities," etc.

"The first of all enquiries respecting the wealth of a nation is not how much it has; but whether it is in a form that can be used, and in the possession of persons who can use it."—RUSKIN—*Munera Pulveris*, p. 27

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Extract from a speech of His Majesty The King, *when opening the Offices of the Hearts of Oak Benefit Society, May 26th, 1906.*

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Nov 28, 1923 HC

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APOLOGY.

In gathering these notes together I have had chiefly in view the necessity of attracting attention to the subject of thrift. There is no claim to originality, for that subject has already received the attention of many eminent authorities, and has been so exhaustively considered in Samuel Smiles' most excellent work on "Thrift," that it leaves but little scope for other treatment. From the point of view of an Englishman long resident in other countries, there are, however, other aspects of the subject which may possibly be interesting as well as instructive.

The general absence of thrift among all classes is painfully apparent, but with the masses the evils resulting are accentuated and closely connected with the present industrial depression.

Notwithstanding the inconclusive results of previous efforts, no opportunity should be lost of keeping this subject of thrift always before the notice of both young and old. A campaign of thrift education must be constantly carried on, and the public mind aroused through the private mind, for by the tiny thread of individual influence alone will this revival be brought about:

> "A little spark from a high desire,
> Will kindle others and grow a fire!"

The working man has become a political power in the State; therefore, as a citizen of the Empire, and as a soldier in the army of the common good, he must himself learn the exercise of thrift, and in extending to others the advantages of his own enlightenment, think of those who patiently suffer, and by example and precept do what he can. The situation is not without its hopefulness; the poor are always ready to exercise charity to each other, and would rather give than take. Therefore from the army of the workers should come the motive power for their own uplifting, and when the masses are taught to interest themselves in the good work of converting the thriftless into better citizens, the strength of John Bull will return again.

The lack of this quality of thrift in the individual is reflected upon the nation, which makes the subject one of national importance. The British nation to-day is greatly in need of good citizens, and hence these words are particularly addressed to the working classes, and not to the idle classes, for as Ruskin truly says, "There are the idle poor as well as idle rich, just as there are busy poor and busy rich; between workers and idlers, therefore, there is a great distinction, just as there is between knaves and honest men." It is to the busy poor that the subject should appeal; we will put the idle people out of our thoughts at once, for is it not said that—

> Some men were born for great things,
> Some were born for small;
> Some—it is not recorded
> Why they were born at all.

I have seen so much of the struggle of life among working men that I would not attempt to interest them upon anything which did not concern the affairs of their practical and everyday life.

I am writing as a business man, and base my arguments upon actual practice and facts, and not upon abstruse theories. I regret if, perchance, any of my statements should not prove altogether pleasant reading for some, but he is no friend of the working man who talks to him and makes him believe that he is a great man in the State, without at the same time pointing out the duties of his position.

EDWARD J. HOWELL.

The United Empire Club,
84, *Piccadilly,*
London, W.,
July, 1906.

PROLOGUE.

The Distressful Object-Lesson.

There are certain critical periods in the history of nations when a particular subject assumes more serious proportions than it ever did before. At present men's minds are exercised because of the distress among the unemployed, for to the thoughtful the present unfortunate condition of the workless provides an object-lesson shewing cause and effect.

The practical lesson learnt from the constantly recurring distress is that those in employment should be taught to look well to the more careful management of their own affairs, otherwise their troubles will increase. The present is a suitable time to remind the nation of this necessity.

Sympathy Awakened.

Sympathy, the one golden chain which unites us all in a common bond, has now certainly been awakened. This quality will greatly aid us in grappling with a subject in which the lives and happiness of millions of human beings are deeply concerned.

The Brevity of Life.

Life is always too short for all of us to accomplish much; good resolutions, whether to help others, or for self-improvement, disappear so quickly. We have but little time in which to realise our hopes, and most of us who have reached the middle or later period of life have been painfully startled at

some time or other by the fading of the sunshine of our early dreams, so that even the wisest of us find it difficult to realise the true nature of life, its mysteries, responsibilities, and disappointments.

How to Live.

In order, then, to realise the true nature of life, and in order that our existence on this planet may be a satisfactory one, we must learn to solve more completely the problem of "How to live" wisely and profitably while life, health, and opportunities are still with us.

Secret of Happiness.

In the consideration of this simple question, we must determine the best way to manage our affairs, to bring up a family, to behave as useful citizens, and utilize all the sources of happiness which nature supplies. In short, in the correct management of our affairs lies the true secret of success, for if we manage them wisely we shall naturally be more capable of bringing up a family, of behaving as good citizens, and of enjoying all the other sources of happiness which life supplies.

CHAPTER I.

The Workman.

"The natural law of human life is, of course, that in youth a man shall labour and lay by store for his old age, and when age comes, shall use what he has laid by, gradually slackening his toil, and allowing himself more frank use of his store, taking care always to leave himself as much as will suffice for him beyond any possible length of life."—Ruskin—*Muncra Pulveris.*

The Idler.

By working daily and laying by daily, a working man may obtain, in the course of a few years, the possession of an accumulated sum of wealth to which he has absolute right. The idle person who will not work, and the wasteful person who lays nothing by, will at the end of the same period be doubly poor; poor in possessions and dissolute in his moral habits. As a consequence this man will naturally covet the money which the other has saved. Therefore the first law of social life is that he who has earned should enjoy to the full the fruits of his lifelong labour, for upon this basis all society exists.

In the natural order of things it will be found that the workless are always an anti-social element. Therefore, for the sake of the individual as well as for the welfare of the State, the problem of the unemployed needs not only a sympathetic consideration, but intelligent and practical treatment. This has become imperative in the interests of those who suffer, and also because it has in it the seeds of disorder.

Improvidence.

I have travelled in many lands, and am sorry to say I have been struck with the fact that among civilized white races the British working man is the most improvident of any nation. His home life, personal habits and customs, and the domestic attainments of his housewife, greatly need improving. The terrible waste and general absence of economy in the home when times are good make it painfully evident that he requires to be taught both how to spend his money to the best advantage and how to save it, for if he never saves he has nothing laid by as a provision for the time of need.

The Spending Habit.

Traditional and inveterate habits of wasteful expenditure are dreadfully hard to break. With men it is so often the drinking shop, and with so many women it is dress, that runs away with the money, and so they spend what they earn, thinking nothing of the morrow, forgetting that bad times come when least expected, and that men lose their employment and firms become bankrupt.

Hand to Mouth Existence.

Such a precarious and hand to mouth form of existence as this is indeed an unhappy one, for however the honest workman may try to hide it, there is always the skeleton hidden away in the cupboard, because there has been nothing laid by, nothing saved to relieve sickness when it comes, nothing to alleviate the wants of old age. It is of pressing necessity, therefore, that he should be taught frugality, for as he now lives, in the event of the factory in which he is employed shutting down, how many there are who within a fortnight would be compelled to pawn the scanty furniture of the home for bare subsistence. When something has been saved to keep the house going until fresh work can be obtained, how incomparably better his position.

The Original Savage.

It is difficult to account for this almost general habit of improvidence and extravagance. It must be an hereditary survival of the nature of the original savage, for just as the savage feasts and drinks until everything is gone, so will the reckless working man in his selfish thriftlessness go out and squander the bulk of his earnings in mean indulgences. In man's uncultivated and untutored state prodigality is much more natural than thrift, and the nearer he is to the savage the less thought he takes for the morrow; the more advanced his intelligence and cultivation, the more wise, thoughtful and frugal he becomes.

Not up-to-date.

In the management of his affairs the British workman is unfortunately not up-to-date, either in the manner of his living or of effecting his little economies. Dwelling ever in a grinding present, with little hope for the future, he seems oblivious of the fact that twentieth century conditions have greatly changed his social position. The steady and industrious worker, working through the hours of the day, through the days of the week, through the weeks of the year, and through the years of his life, needs to realise this and to acquire some new ideas.

The fanciful theories of the socialist fail to get down to the root of the trouble, for these are in conflict with the first principles of thrift and economy. When the worker in employment manages his affairs prudently, and exercises a moderate amount of intelligent thrift and perseverance (which he so seldom does), his advancement in life, even under adverse circumstances, is sure to be accomplished, as he will somewhere find opportunities for improving his position if he is determined to do so; indeed, there is always work to do of some kind or other for those willing to start to work for a fairly small wage—the enterprising foreigner who lands in this country is always willing to do this.

THE LUCKLESS.

It is truly said that "diligence is the mother of good luck." Diligence there may be, but little intelligence, for unfortunately so many learn nothing, accumulate nothing, and are consequently set down as failures, because of their general lack of economy and thrift and reckless neglect of little things.

CHAPTER II.

THE WORKMAN'S WIFE.

"You must either be house-wives or house-moths; remember that. In the deep sense, you must either weave men's fortunes, and embroider them; or feed them and bring them to decay."—*Ethics of the Dust.*

It frequently happens that the working man may be disposed to save money and lay it by for sickness or other purposes, but he cannot do this unless his wife helps him. He may be economical, but unless there is economy at home his frugality is comparatively useless. "There is an old English proverb which says 'He that would thrive must first ask his wife.' The wife must not only let her husband thrive, but must help him, otherwise she is not his 'helpmeet' to help him in his good resolutions.*" She may by quiet and gentle encouragement bring out his better qualities, and by her example implant in him noble principles which are the seed of the highest practical virtues. So much depends upon her intelligent co-operation and upon her organisation of the home, for she is the manager for the family.

INFLUENCE.

Man's life, therefore, revolves round woman, for she forms the moral atmosphere in which he grows. "Man may hold the reins, but it is generally the woman who will tell him which way to drive." Men will always be what women make them; verily, a prudent, frugal, thrifty woman is a crown of glory to her husband.

* *Smiles "Thrift."*

Husband's Wages.

I believe a great many working men hand over their wages to their wives at the week-end, keeping as a general rule a surprisingly small sum for their own personal needs. Therefore, unless the wife expends that money to the best advantage, the earnings of the breadwinner lose a large percentage of their purchasing power, and in the end prove woefully insufficient.

Obstacles.

Too often it is the case that money which should have been spent in durable and substantial attire is subordinated to the purchase of cheap finery; that, and the growing feminine craving for excitement and amusement, are among the causes which are sending us backward in industrial competition. It almost seems then that the wife is frequently the obstacle to the workman's success.

Ignorance and Waste.

I regret to say that in the matter of cooking and household management the British housewife compares badly with the efficiency of the German and Belgian hausfrau, for housekeeping cannot be satisfactorily performed without the knowledge derived from careful training. The appalling waste that daily takes place in the little home, through the throwing away of much that should be saved, is largely due to ignorance. The surprising possibilities of a few pennyworths of bones and meat cuttings, the value of vegetables, peas, lentils, or rice, and a great variety of nutritious cereals are generally unknown to the English housewife, who fails altogether to realise the gain to her family in health which such a diversified dietary affords.

Exceptions.

There are, however, many bright exceptions of capable wives bringing up their children in health and right ways, and such can hold their own beside the mothers of other countries; nor must it be forgotten that there are many admirable exceptions among the husbands who, under the beneficent influences of Building and Co-operative Societies, have by their industry and thrift accumulated some little capital. Unfortunately these are not the general product of the educational system of the past thirty years.

"The White Man's Burden."

The industrious working man is unhappily burdened with the weight of the incurably workless and criminal classes, for at present there is no law compelling people generally to be honest and industrious, consequently, unknowingly the honest worker indirectly pays taxes which go to support the incurably lazy, the drunkard and the criminal, for whom the workhouse, the asylum and the prison have been provided. These taxes he pays, but being included in his rent are apt to pass unnoticed. The industrious and well-disposed workman, by his own practical experience and influence, and the example of his daily life, should do what he can in helping to remove this impost which the wastrel and the thriftless inflict upon him, for their charge is proving a serious burden to the industrious man, and consequently to the general prosperity of the Empire.

The Remedy.

The remedy cannot be found in any hastily contrived panacea, or by creating artificial work, but by a readjustment in the machinery of education, trade and poor law administration, and by sorting out

the idle from the industrious. The two classes should in no way be associated.

Segregation.

The absolute unfit who have adopted the profession of "unemployed" can only be dealt with by the State as being mentally deficient. Having proved themselves hopelessly incurable, and that they are suffering from an anti-social disease which has become chronic and difficult to cure, they should be forced to work. In surgical cases, when medicine has failed to give relief the knife is the only remedy; and so the incorrigibly work shy, instead of being permitted to continue to burden the rates, encumber society, and hinder national progress, should be taken charge of by the State and compelled to labour for their maintenance and their own salvation, as nothing but actual compulsion will ever make them work.

The Helpless.

The class that are in urgent need of our sympathetic aid are those that are powerless in the struggle for existence, being the victims of conditions caused by lack of work through no fault of their own. These require prompt relief and individual attention, but not by the out-of-date methods of the present parochial system.

Handicapped Middle Class.

There is also the unthinking middle class, the intelligent brain worker, clerks of every class, small tradesmen, the whole body of the lower grade civil servants, and hosts of others who have to bear all the risks and losses of their particular businesses. These have not the benefit of an eight hours' day, and are the hardest and comparatively worst paid workers in the country. Such workers have even greater need of exercising thrift and economy while they have any

money in their younger days, for later on, when the young man marries and joins the ranks of the heavily taxed householder, and with decent pride endeavours to procure a higher position for himself and his children, times will go hard with him, and he will suffer, grow shabby, and become half-starved in the struggle for existence. A little capital saved when he had the opportunity would have been the fortunate means of his financial salvation.

CHAPTER III.

The Passing of John Bull.

"The 'wealth of this world' consists broadly in its healthy food-giving land, its convenient building land, its useful animals, its useful minerals, its books and works of art."—*Fois Clavigera.*

One of the saddest results of the decay of our national industries, and inevitable distress among the workers of Britain, is its consequent responsibility for the lowering of the national physique. We as a people have always believed implicitly in the traditional stamina of the typical Englishman, of the class that went to war and found victory always so conveniently perched upon their standard.

The John Bull of tradition—broad-shouldered and deep-chested, the ruddy-cheeked giant whose brawn and endurance were a proverb, alas! is no more, for a change tremendous, but unnoted, has gone on in the habits, and altered the stamina and physical type of that class of men that go to make up the rank and file of armies. The men that faced the Great Redan and stormed Sebastopol no longer exist. The "Hooligan," a product of decaying agriculture, has taken his place.

The Coming of the Hooligan.

The degenerates, the off-scourings and outcasts of a commercial civilisation, too spiritless to be menacing, too numerous and too sinister to be ignored, have now to be considered. Not only he alone, but the women of his kind also; the sad-eyed

hopeless women, crushed to earth by an infinity of woes; the joyless children with old men's faces, misshapen and stunted bodies, and hunted looks. This hooligan, anæmic, emaciated, too often degenerate, dull of wit and feeble of will, is our heritage, for he and his progeny are the product of our unfortunate and old time economic system, which for fifty years has been held to be the fixed and immovable policy of our country. As a consequence the hooligan has replaced the sturdy yeoman of yore, a fact so painfully brought home to us at the time of the Boer War, the first serious struggle that England has confronted since the Crimean War of fifty years ago.

National Physique.

It was then, and almost in a day, that the nation awoke to the fact that its physical vigour had been sapped, and that it had no material for its soldiers, for the percentage of rejections at the enlistment stations during that time appalled every reflecting mind. It was fortunate for us then that the British Empire possessed its colonies across the seas, for it was largely by their aid, combined with that of the Irish and Scotch, that the struggle was brought to a successful issue.

Decay of Agriculture.

All this must be changed. The only way to bring back the burly John Bull of olden times, and remove hooliganism, is to restore agriculture by making it profitable and more largely followed, and to attract the teeming millions back again to the land, and when they get there, to give up living on the past and teach the new generation not to grow crops which cannot compete with the products of other countries. When the farm lands of England teemed with wheat and oats, and prosperity was more general, this hooligan was unknown. The double-edged evil of it is that he came out from the countryside, whence he

has continued to come ever since, for more than fifty years, and in his progression we have to deplore the fact that English character and English strength has retrogressed.

Diminished Production.

Since the days when our present national policy became established and unalterable, we have witnessed remarkable changes in almost every condition of living; perhaps none more startling than is exhibited by the fact that in 1852 Great Britain produced nearly as much food as she consumed, and that now she imports from other countries 75 per cent. of all that she uses. In twenty years there has been a decrease in the green crops of cultivated areas in this country of not far from one million acres. This simple fact alone provides abundant evidence of the disastrous results to the producer and to the country, and should be convincing proof that something is wrong with the fiscal methods which have brought about such conditions.

The detrimental influences of such unsatisfactory conditions are inevitable. The resultant social suffering of the masses has developed evil propensities, improvidence and recklessness; retarding improvement of character, acquisition of useful knowledge, or ability to make economic use of their scanty means.

Destitution.

Mismanagement and waste in the majority of cases have been the certain causes of destitution, because the masses have never been taught otherwise.

It is estimated that in London alone there are fully two million persons who are either destitute or live on the verge of imminent destitution from these various causes. We are too painfully aware of the

starving thousands, the overcrowding, and the frightful conditions in which millions are born, reared, and die. The trouble goes on unheeded, ignorance, improvidence and reckless waste are permitted to continue, the horrible tide of suffering rises, the plague spot grows, the cloud darkens, and nothing yet devised operates successfully to check its increase, for its cause is too deep and radical to cure by treating symptoms, since the masses are content to do nothing, hear nothing, vote for nothing but the perpetuation of their miseries, and to think of nothing but the hoary teachings of Cobden. No longer is there thrift, genuine patriotism, or sense of responsibility among the masses. Instead we have destitution, the incorrigibly workless, and the honest unemployed.

CHAPTER IV.

Suffering Industries.

"The wealth of a nation, first, and its peace and well-being besides, depend on the number of persons it can employ in making good and useful things."—*The Queen of the Air.*

The profound changes in the history of British industries during the last half-century are, unfortunately for us, inevitable, absolute, certain, and incontrovertible. While we have flattered ourselves upon our superior knowledge and enlightened methods, other nations have had other ideas concerning the advent of the commercial millennium. America, as we know, has so greatly profited by advancing with the times that her prosperity has surpassed the wildest dreams of that most sanguine nation. With such object-lessons brought home to us of the poverty of our people, contrasted with the increasing prosperity of other nations, it is very obvious that standing still in the industrial contest is impossible for us; we can only go forward, and the quicker we do this, the sooner prosperity will return.

The old idea that the British nation is still prosperous must go, for we have no longer the whole world for a market for our manufactures; other nations being wiser and not being disciples of Cobden have largely usurped the proud position once occupied by Great Britain.

There is now no possible room for doubt that the crux of the unemployed problem and consequent destitution, together with the deterioration of the John Bull of the past, is owing to the increasingly unsatisfactory condition of the manufacturing

interests of the country, the general ignorance of the world's advancement, the parish pump politics of our politicians, and the popular fetish of the worship of our ancestors.

With the limitation of our mental vision we see only the circumscribed geographical area of our little island, forgetful of the gigantic Empire of which Britain is the centre but only a fractional portion. In order to obtain the natural advantages of our predominant but insular position, it is necessary that the Mother Country, with her scattered Colonies and distant territories, should not only preserve her commercial vitality, but have free and unrestricted interchange of commodities with all her offshoots. She must, while realising the powerful antagonism and vigorous enterprise of competing nations, be always strong enough to hold her trade against all comers, for this is expected of her by the distant sons of Greater Britain. Our trade has suffered because past opportunities have been neglected and the Imperial destiny of the nation forgotten.

Unchanging Policy.

Agriculture and trade having been so seriously injured, the British citizen, with his mind all wrong, stuffed with exploded notions and unpractical morality, has determinedly set his face against changing the national policy which has produced them. Nothing is changed that essentially needs changing, and nothing will induce the social reformer to think seriously of the men who do no work because they have none to do.

The people have obtained nearly all they clamoured for in the days of Chartism, when everything was to be set right as soon as the five points of the Charter were carried; but because we are possessed with a great fear of forsaking the tenets of fifty years ago (which we have exalted into a gospel most sacred and immovable) we have still with us the unemployed and the destitute.

The Reformer's Failure.

The unsatisfactory conditions of the working class remain, and the habit of demanding still continues, for the reformer, with his infallible nostrums and one-sided muddle-headed perverseness, stubbornly follows effete dogmas, and has not yet solved the altruistic problem of free and international trade. This grand but unpractical idea of universal free trade has not been adopted, nor have the Royal Commissions, the Workmen's Trams, Loan Exhibitions, Model Tenements and Sanitary Cottages, yet helped the hundreds of thousands of starving people who are ready and willing to work for wages if there was work for them to do. The societies founded by the amiable rich to assist the worthy working classes, and the most admirable, salutary, and beneficent enterprises, avail nothing for those they were intended to serve.

Blinded by an old-time system, but with the very best intentions, the amiable reformer will not look beyond the confines of his own shores, nor will he realise the possibility of helping the poor to help themselves by providing facilities and inducements for them to save something out of their earnings. Half the popular conceptions in regard to the poor are taken from blind descriptions written by blind men, who from lack of practical knowledge of the life and habits of the poor have overlooked the general mismanagement, want of economy and thrift among those who might be induced to save a little out of their scanty earnings.

CHAPTER V.

Banking.

"The wealth of a country is in its good men and women and nothing else."—*Fois Clavigera.*

The Bankers' Opportunity.

It is an undisputed fact that our suffering industries, with the insidious sapping of the commercial strength of the country, have been productive of a large proportion of the genuine unemployed, with its supplementary army of useless vagrants. This should make it sound national policy to look well after the workers already in employment, to take every possible means to prevent those who are fortunate in having something to save from increasing the heavy burden of the rates, and to convert them into good citizens. The most effective method of doing this is designated by the axiom that "the true secret of assisting the poor is to make them agents in bettering their own condition." In following this self-evident truth, we shall see that the practice of economy depends very much upon the facilities provided for the laying up of small sums of money, for it is indisputable that when facilities are provided for saving, depositors are created.

The consequent wealth which so surely follows upon habits of industry and thrift just as surely obtains dominion over barbarous instincts, with their concomitant physical and moral degradation. The social and political gain, then, is that when workmen have saved money and secured their own

independence, they will cease to regard the sight of others' well-being as a wrong inflicted upon themselves, and it will be no longer possible to make political capital out of their imaginary or self-inflicted woes, for the accumulation of property has the effect upon the thrifty man of making him steady, sober, diligent, and, in fact, an upholder of the constitution, because it weans him from revolutionary notions, from dread of jeopardising his hard-earned savings.

There is much need and great opportunity for making some new departure from the present methods of English banking, which would thus lead to a permanent improvement in the condition of the working classes. The fostering of habits of thrift among the people, enabling them to help themselves, is obviously a national duty.

Neglected Middle Class.

The English Banker ignores a very extensive field of business which his Scottish *confrere* has wisely cultivated. The intelligent middle class, the small householder and shop-keeper of the back streets, and that great army of industrious people inhabiting miles of monotonous avenues in the suburbs of every city, are worthy of more consideration. Such deserving people as these have no reasonable banking facilities or aids for intelligent thrift in England, and yet as a class they toil unceasingly, and with becoming pride and self-respect pay taxes far in excess of their means. This important proportion of the citizens of the Empire, forming some of its best elements, are thus neglected. Stagnation of trade, increased cost of living, the burden of the income tax and local rates, press heavily upon them, but many manage, with thrift and daily self-denial, to live their lives commendably if unheeded. Even under present conditions the aggregate savings of this class amount to no mean figure in the capital of the country.

The Bankers' Prejudice.

The chief difficulty in providing for this class of business lies with the banking community, who have a rooted objection to democratic banking, and entirely neglect the small depositor; in fact, it is considered *infra dig.* to desire these small accounts.

The hereditary prejudice of the banker, the growth of ages, rebels against any new departure from stereotyped methods, even if business would be increased thereby. With bankers the gospel of "worth while" has but few converts; any new idea with them would stand condemned for its very virtue, unless the elements of immediate success were assured, and that someone had already tried it successfully. It is most unfortunate then that the present banking system fails to reach the masses. It needs to be greatly changed to meet present requirements.

The Post Office and Trustee Banks.

The open door of the Post Office and Trustee Savings Banks fails to attract the unthrifty and unthinking; it is only the well disposed that deposit their savings. The philanthropic Boards of Management of Savings Banks are satisfied with the business that comes without effort, and too often it would be contrary to precedent to do more than accept the depositor when he comes to them. Whenever these Banks will adopt more aggressive means for obtaining depositors by inculcating the principles of thrift among the masses, preparatory to converting them into Bank Depositors, they will experience a great surprise in the additional business which will accrue from the attempt.

Civic Savings Banks.

The remarkable success of the Prudential and other industrial institutions, as shewn by their prosperity and enormously accumulated reserve funds,

indicates that more aggressive methods by the Savings Banks would be advantageous. Civic Corporations might also profitably utilize the savings of the people for obtaining Municipal Loans. A Civic Savings Bank would be a boon to the thrifty workman, as it could afford to give him a better interest than he obtained from the ordinary Savings Bank. We have already Gas, Water, Tramway, and many other Municipal enterprises, which are not only profitable but philanthropic. It would not be a great advance in municipal philanthropy for Corporations to establish Savings Banks for the people.

Slate Clubs.

It would be instructive to obtain a complete list of the Slate and "Sharing Out" Clubs which exist in immense numbers in the East End of London, and almost every other large city. These "Clubs" are too often systems of organised improvidence under the guise of thrift. Large sums of money are collected annually by this means; as much as £7,000 being divided last year by one East End Slate Club. They are frequently held at public houses, and sometimes at other very unsatisfactory places, and we have often heard that it has been to the loss and disadvantage of their members. There is little thrift in saving up for a big feast. An annual orgie or "wake," as it is called in the north, may sometimes be made attractive in its anticipation, but its influence is entirely injurious.

The American Method.

One of the secrets of the success of the American nation is to be found in the fact that the people of that country are not afraid of experiments. In England it is the reverse, for to the English there is always a terror in changing the existing order of things. The Americans have long since realised that the average working man's earnings make it difficult for him to put by a small sum in addition to his

regular expenditure, unless some method is adopted to capture it at the psychological moment. To meet this difficulty they have invented a system by which small amounts of money going to waste are accumulated until a sufficient sum has been created to open a Bank account. This simple plan to obtain deposits for the Banks and to promote thrift among the masses was brought into existence during a period of acute financial depression in the year 1890 by a very clever American named C. O. Burns. By its obvious advantages to both the Bank and the people, and by a sort of evolutionary progression, it has now become an established part of the Banking system of America. Further particulars of this system will be found in the appendix. Some five thousand Banks are successfully using it in that country, and it has also been extensively adopted in Canada, Cuba, Central and South America, Hawaii, Finland, Scandinavia, and every other European country of importance.

Savings Banks in the Home.

Perhaps the success of the American system is greatly due to the fact that the depositor is influenced by direct persuasion, and is induced by the very simple plan of putting by savings in a locked steel "Home Safe," which forms a Savings Bank in the house, and which must be taken to the Bank at stated intervals. By this simple device some six to seven million depositors have been created for American Banks during the last fifteen years. Its success also on the Continent of Europe has been unusually rapid and almost remarkable, for within the last two years over a hundred large institutions have adopted the system, which has become very popular with their customers.

The original inventors of the system, now a Corporation called the C. O. Burns Co., have a highly trained army of some five hundred expert canvassers,

who find out the people and induce them to open a deposit account with the particular bank with which arrangements have been made. This enterprising firm state that they are ready by this means to contract with any Bank of sufficient standing in England to find them a given number of depositors (up to 8 per cent. of the population) for a very nominal consideration. They are proposing to canvass in this country in the same manner as they have done in other portions of the world whenever they can discover a strong institution enterprising enough to undertake the small savings deposit business. It is certain that an aggressive system of seeking out possible depositors with money to save, and bringing them to the Bank, when they have money, to make a small initial deposit to commence a Bank account, is a very great departure from our highly conservative system, and would greatly increase the average Savings Bank deposits of the country. It is quite possible that this system of inducing people to open a small banking account may be one of the reasons why it is almost a rare thing to be accosted by a beggar in the U.S.A.

CHAPTER VI.

The Thrift Habit.

"It is not what you earn, but what you save, that makes you rich."

The Difficulty of Saving.

The British workman, even when earning regular wages, has never yet been properly taught to save. There is always the difficulty of convincing him of his ability to do so with his limited income and the pressing necessities of his daily life. Under such circumstances, when it is impossible to increase his income it becomes necessary for him to diminish his outgoings.

The Way to Do It.

However hard the task may seem at first, it is possible for him to lessen the difficulty of doing it by courageously facing it. We must get his mind back to first principles and create for him such rudimentary facilities for thrift as under other conditions would be considered childish and unnecessary. To understand this necessity it must be remembered that the very poverty of the poor keeps them simple children of nature. Old habits must be broken, and a desire created and continually encouraged, to learn how to make the best of the little money they have. The Americans have been quick to see this, and have not hesitated to profit by it. It is a mistake, however, to suppose that economy is a virtue which only the poor man need practice. Emerson says: "A

creative economy is the fuel of magnificence." This great truth and its application may be seen in cases in which the keen eye for the smallest details goes hand in hand with power of organisation and great wealth.

Self-Restraint.

The Creator has furnished us all with more or less intelligence; unfortunately it has not always been properly applied. Thrift and economy being an acquired habit, it becomes necessary to develop in the adult a greater moral strength by constant practice and persistent endeavour, and by schooling the mind in the exercise of intelligent self-restraint, just as the athlete does when developing his physical strength.

The best proof of a man's strength is shown by his power to control himself, and by having the power to say no at the right moment. It does not require superior courage or intellect to do this, but only a little patient self-denial. The first small saving that a man makes out of his earnings is the most important step, for when the start is once made, it becomes easier to continue, the more the habit is practised. This may possibly require some exertion, strict economy, a little foresight, and perhaps some self-denial or even privation.

Children and Thrift.

With children the thrift habit should be comparatively easy to acquire. They have no inveterate habits to get rid of, and therefore can be taught lessons of economy and thrift just as they can be instructed in arithmetic. Every child has sometimes a few pence to spare, and can be trained to save some of them. We must do our best, therefore, to make thrift a part of the education of children, for a habit formed early in life becomes stronger with succeeding years.

Gaining Independence.

The habit of thrift will have an immense influence upon the future prospects of the working man, as it is without doubt a great advance towards obtaining true independence. The gain is worth all the sacrifice it costs. Whether a man's income be big or little, he is respected if he has shewn that he is able to control himself, because every shilling earned could certainly have been spent in a hundred ways if he had been weak enough to yield to passing fancies.

It follows then that the sum saved represents its equivalent of self-control, because the temptation to spend has been overcome. If a man really has a desire to save, of course he can do it. Whenever he wants to find twopence a week to help a strike, a shilling for a football match or horse race, he can generally do so; therefore, if such small sums are saved long enough and accumulated in a Savings Bank, he would have a nest egg for permanently bettering his condition.

What Thrift Will Do.

There is no reason why the workman in regular work should not eventually save enough to create for himself a little capital. His savings may be small at first, but when continued will in the end make him independent. Even a penny a day saved will do much towards making a nest egg for a banking account, and if he has £10 in the bank, what a godsend it may prove! An example may be given of a case reported in the *Daily Telegraph* of March 21st last, in which one of the farm labourers of Bowland Forest, near Clitheroe, had accumulated £200 in the Savings Bank. He had invariably deposited each year small sums amounting to not less than £5.

With money saved, a man may be enabled to remove to where employment can be more easily obtained instead of being chained to his district; or it may enable him to emigrate to Canada, or save

his home from wreckage and his family from destitution, or it may give him the chance to obtain rest and change if his health should fail; in fact it often means life, and comfort, and an honest independence. Why, therefore, should he stick like a limpet to a rock, and crowd into the growing slums of the great cities, adding one more to the millions of beings already there, without light, hope, or opportunity, when only a small sum of money saved would have freed him from such slavery?

Country Life.

With a little money saved, the lot of a working man living outside the city may be made a tolerably happy one. He may own a cow, a pig, and a little garden patch. This, with profit in the shape of butter, milk, winter bacon, and garden produce, is within the reach of the careful man.

Human Happiness.

The poor are often the happiest of people, and when their affairs are managed wisely they can obtain pleasure easily. The workman's tastes have unfortunately been allowed to remain unaltered. These can be cultivated so that he may employ his money to better advantage.

The prudent economist spends only what is necessary for his comfort and enjoyment, and if sufficiently enlightened, his natural appetite for relaxation is subordinated to his higher intelligence. It is difficult to fix any precise limits for the exercise of economy as it forms an important part of the education of the individual. Those who scrape and add shilling to shilling, thinking of nothing but the hoarding of money, become slaves to avarice, and make money a curse instead of a blessing. The idolatrous worship of money is therefore the meanest of vices.

The Home.

Reasonable thrift and economy enables a man to obtain (whatever his position may be) a home for himself. What an inestimable blessing for him is this little abode of peace! the home in which he will ever find a shelter, and into which the anxieties of the outer life cannot penetrate. Such a sacred place as this, watched over by the household gods, is, for a workman, like the shade of a rock in a weary land, a place of rest in the stormy sea of life. This is what home should be, for the home without rest and peace is only a part of the outer world roofed over.

Contrasts in Poverty.

The life of the homeless is indeed wretched, but the comfortless home is none the less so. What contrasts one meets with even in the midst of poverty! One family makes the best of everything, having the power of extracting all the happiness out of life, with everything around clean and cheerful. Another, having the same or even more money coming in, have sordid surroundings, and a life which is a mere scramble to live at all. If the income of some working men I know could be suddenly doubled, their happiness would not be increased, for the extra money to them would prove a curse instead of a blessing, as such an increase would only provide the means of indulging the appetite instead of bettering the position. Everything goes to prove, therefore, that it is not what a man gets that constitutes wealth, it is his manner of spending money, and his ability to economise. It is often easier to make money than to spend it to the best advantage.

CHAPTER VII.

National Thrift.

"The material wealth of any country is the portion of its possessions which feeds and educates good men and women in it; the connected principle of national policy being that the strength and power of a country depends absolutely on the quality of good men and women in the territory of it, and not at all on the extent of the territory."—*Fois Clavigera.*

The Country's Need.

The country just now seems drifting into difficult and troublous times; there is consequently much need for the exercise of intelligent foresight in influencing the economic conditions of the masses, in order that a higher standard of national life may be obtained by them. The promotion and fostering of home industries by wise and far-reaching fiscal changes would, without doubt, provide better employment for the industrious, but it is equally a national duty to undertake the greater task of endeavouring to improve the fatally thriftless mind of the average British working man.

National Spendthrifts.

The primary idea that in the economy of nature there is no waste—that no good thing passes away entirely, and that no human labour is altogether lost in its influences—should be our object-lesson; and yet in the country's history of the last half-century, where the workman's most vital interests are concerned, he (being the important element of the nation's prosperity, but almost by nature a spend-

thrift) has been permitted, by a most shameful neglect, to drift backwards in his miserable circumstances. We, in our blind satisfaction, have gone unconcernedly on our way, until the very foundations of society have been shaken. This national failing seems never to have been completely recognised. The question, therefore, for our practical consideration, is that the general thriftlessness among all classes is sapping the manhood of the nation.

National Wealth.

In its wider aspects the subject assumes additional importance, because the lives and welfare of men and women should be regarded as a valuable asset when estimating the wealth of a nation.* To-day the greater number of our people possess little capital save their labour. National wealth, being obtained by labour, preserved by savings, and increased by the diligence and perseverance of the people, forms the national asset, consequently the pernicious habit of wastefully expending earnings makes the thriftless person in effect a public enemy. It is the savings of the individual which really compose the financial wealth of the nation, just as the wastefulness of the individual occasions its impoverishment. Most wretched and ignoble then are the idlers; but the workers, whether it be in the cultivation of the turnip field, or the building of a

* "In a paper read before the American Medical Association (June 7th, 1906), Dr. Holt, of Portland, Maine, who is a great authority on physical economics, gave his estimate of man's worth in money, compiled from American statistics. Dr. Holt showed that at ten years of age, on a 3½ per cent. discount basis, a boy was worth £520, at fifteen £852, and at twenty-five £1,087. From that time on in the case of a labourer a man's value decreases, until at seventy he is worth only £3 9s., while at eighty he is a positive drawback to the community to the extent of £174 10s. A professional man of twenty-five has an economic value of £5,179, and he reaches his highest value, statistically speaking, at forty, when he is worth £5,870."—*Daily Telegraph*, June 8th, 1906.

steamship, have helped the world onward, and added prosperity to the Empire.

The Hope.

Our one hope is that the honest and industrious citizen may be induced to come out from the ranks of the ignorant and thriftless, for it is by his personal influence and example that the retrograde path of the country's prosperity may be stayed.

Amongst the masses of the people there are many in whom is the germ of a noble individuality which is only awaiting cultivation and the magic stimulus of enlightened encouragement to quickly develop in the conscience of the individual voter a sense of his personal responsibility and a desire to master his destiny. We may not immediately do more than influence a small percentage, but we can at any rate encourage the masses to help themselves by teaching habits of thrift and economy.

Responsibilities of Citizenship.

The responsibility of citizenship, when properly appreciated, always operates as a powerful influence in promoting thrift and economy. The wage-earning worker, when he fully understands that he is becoming a world power, may be brought to realise the advancement in his social conditions which the new civilization gives him, and will then think of using his vote and influence for the good of the country.* Under the new conditions, however, a

* The Bishop of Birmingham (Dr. Gore), speaking at the opening ceremony of the Co-operative Congress on June 2nd, said: "The inequalities of our present English society were grotesquely great. He was quite sure that for the remedying of our social evils we must look to the wage-earners in the main. It was necessary that wage-earners should take the reform of evils which they felt into their own hands and deal with them themselves. They constituted by far the most numerous body of responsible citizens, and it was idle for them to lay the responsibility elsewhere."

grave responsibility will rest upon the workman, viz., that he should wisely fulfil the duties of his citizenship. He can only accomplish this after he has become capable of managing his own affairs correctly, for then he will have attained the necessary independence of thought and action, and be freed from the slavery imposed by his difficult circumstances and pressing necessities. His newly-acquired strength will convert him into a better citizen and a greater patriot.

We must not forget that we have also the vast multitude of the almost submerged middle class who require to be aroused in order that they may put their house in order. They have intelligence, and have already been driven by the force of circumstances to exercise commendable thrift. This heavily-burdened class are ready to assume the responsibilities of their citizenship, but lack the necessary cohesion, initiative and direction, yet they may nevertheless form the leaven of influence for the preservation of some of the best qualities of the British character and the unity of the race.

The Workman's Destiny.

The intellectual forces of the world are bringing about colossal changes. The industrial classes of Britain may accomplish much, not only in working out their own salvation, but in assuming their undoubted responsibility of citizenship, and by helping to secure and maintain the future prosperity of the Empire. The ability of a large proportion of the better paid workers to do this, and thus add to the national wealth of the country, is indisputable. A comparatively small proportion of the £210,000,000 said to be earned by the working classes now finds its way into the Savings Banks, but a much larger amount than this is spent annually in the Public Houses.

CHAPTER VIII.

Other Countries.—Comparisons.

U.S.A.

"That country is the richest which nourishes the greatest number of noble and happy beings; that man is richest who, having perfected the functions of his own life to the utmost, has also the widest helpful influence, both personal, and by means of his possessions, over the lives of others."—*Unto this Last.*

Departmental Thrift.

National thrift has perhaps more encouragement in the United States than in Britain. Extravagant and prosperous as the American nation is, she does not forget on occasion to exercise commendable thrift in some departments of the Government. For example, all the bits of string, scraps of paper, and odds and ends found in the Post Office, Court Houses, and other places, are carefully picked up, and instead of being thrown out, are sold later on to the highest bidder. In this way the Government waste basket crop cuts no mean figure in the annual returns. The receipts of the Brooklyn Post Office alone have increased £100 a year by the sale of waste paper and other odds and ends which possibly in this country would be considered useless. The total receipts from such sales in other public offices in America aggregate £5,000 a year—enough to pay more than the salaries of our Postmaster General and his assistants.

U.S.A. Social Reform Difficulties.

The American nation is making magnificent efforts, under President Roosevelt's wise administra-

tion, to introduce many important improvements in the conditions of the country, but the difficulties of doing so are stupendous. The American working man, by his higher intelligence and industry, has been enabled to attain a better position than his English brothers. One cannot help being impressed with the high standard of living, culture, and absence of drunkenness so noticeable in the U.S.A.; the constant desire for intellectual advancement shewn by the people might profitably be followed by the British workman.

The cost of living in America makes it exceedingly hard for a man to live there with a family, although possibly a pushing and enterprising young man without encumbrance may succeed, but only with hard work and an intelligence which would have made him successful anywhere. The money actually earned is more than in England, but at the week's end there is no more to lay aside in one case than in the other. The American workman certainly has more substantial food; the climate and habits of life compel him to adopt a generous diet.

In Massachusetts, the most important manufacturing state in New England, which has the reputation of having the best factory legislation in America, the workman labours under serious disadvantages, for American employers too often regard their employés almost as machines, and are generally hostile to every form of labour organisation. Possibly the competition of the Southern States, with cheaper cotton and longer hours of labour, accentuate these conditions. The conflict of many tongues and the suspicion which exists between different nationalities also forms an important factor in American labour conditions.

The greater intelligence of the American is shewn by his method of living. The crowding of a family into one room is almost unknown, therefore, the housing problem is different in America to what it is in England. The fact that about one-third of the

operatives own their own houses is eloquent testimony that they understand the value of thrift.

The student of economics and the lover of humanity have harder work in dealing with social problems there than in Great Britain, because the very principles of justice are being poisoned by misrule and the corrupt control of State and National legislation, and also because Municipal Government of that country is more venal than in any other part of the world.

The coolest-headed reformer or the loudest social agitator knows well that any country in which wealth is immune from law, and where justice can be bought and sold, is not the most suitable for honest men to earn their living in. Combinations of capital in the United States dominate industry, stifle competition, and destroy the chances of business independence. The trusts which control the nation's food supplies, that seize upon its financial energies, the huge and unpunished swindles, and the accumulation of fortunes by public plunder, are appalling conditions which lower the American standard of morality, and do much to destroy individual freedom. This and the selfish attitude of public officials, with the perversion of all good things by the power of money, makes the fight for existence in that country more fierce than in any other part of the world.

The strength of a nation lies in the strength of its democracy, therefore a country rent with constant upheavals, where the industrial conditions of life are unstable and unsatisfactory, must be greatly handicapped. It is frequently said in England that the American workman is badly off because of the high protection existing there. That is not so. It is not protection which makes life in the U.S.A. hard for the working man, but the insatiable greed and universal worship of the dollar, regardless of how it may be obtained.

Co-operation Killed.

As an example of the dominating power of money in the U.S.A., Co-operation as it is understood in Great Britain and Germany is impossible there. Once it was unsuccessfully tried in a Vermont manufacturing town, and once in Colorado. It failed in both places because it interfered with the supply store of a manufacturer. The workmen who were co-operators were prevented from getting or retaining employment with the manufacturer whose profits it interfered with. The wholesale dealers would not sell to them, and when the name of an individual was substituted, the shipments were stopped. In other places in America the same thing has happened. Such an interference with personal liberty would not be possible in Great Britain.

The Colonial Workman.

The new civilization of the British Colonies is a practical testimony to the beneficent influence appertaining to a more rational life, under protective conditions. In New Zealand, for example, the men whose grandfathers were brown and naked savages in the woods now sit in councils, shape policies, help to further progress, settle questions of national concern, and discharge with wise and ready minds the full duties of responsible citizenship. In Canada the conditions for the industrious working man are equally favourable, for they offer him to-day material advantages unparalleled in any other part of the world.

The German Workman.

The industrious progress of Germany during the past few years is one of the striking phenomena of the age, which she undoubtedly owes to her working men. This deserves more attentive study than we have given it, and whether we hold that Germany in the future is to be our friendly rival or our formidable and unsparing adversary, it is obvious that we should

be better acquainted with the conditions of the German working men who are much more thrifty than our own people. In Germany the position of the individual citizen in regard to the State and Municipalities is a very satisfactory one. The relations existing between employers and employed, and the intelligent provision which is made for the latter's comfort and well-being, creates more friendly conditions between them. The German workman's settled habits of order, discipline, industry and sobriety, together with his reverence for scientific knowledge and trained intelligence, makes him a powerful competitor and gives to the German nation an important advantage in its commercial rivalry with Great Britain.

The latest Foreign Office report on the industrial progress of the German people is instructive. Statistics compiled by the British Consul-General at Berlin disclose a remarkable increase in their export and home trade, with the result that regular and improved wages have been maintained, producing an increase in population and general prosperity.

The demand for labour has so greatly increased, that in certain branches of trade it can only be satisfied by the influx of workmen from other countries. With such conditions the spending power of the population has become largely augmented during the last two years. A corresponding progress in thrift has also been manifested by figures which have more than doubled themselves during the last ten years; the savings of the people in 1893 being £167,000,000, and in 1894 £388,096,600, while 27·71 per cent. of the population in 1894 had accounts at the Savings Banks, with an average deposit of £10 10s. 7d. per head.

NOTE.—German exports increased from 1895 to 1905 from £162,642,000 to £273,796,000, or an increase of £111,154,000. British exports increased in the same period from £226,128,000 to £330,023,500, or an increase of £103,895,500.

CHAPTER IX.

THE EVOLUTIONARY PROCESS.

"There is assuredly no action of our social life, however unimportant, which, by kindly thought may not be made to have a beneficial influence upon others."—*Lectures on Architecture and Painting.*

"Do justice to your brother (you can do that whether you love him or not) and you will come to love him. But do injustice to him because you don't love him, and you will come to hate him."—*The Crown of Wild Olives.*

THE INCENTIVE.

The present distress among the unemployed is of itself a sufficient reason for all political parties to unite in attacking the root of the trouble, instead of tinkering with useless remedies, for the present efforts are but as bread pills for a perilous fever.

ELEVATION, NOT DEGRADATION.

The future of humanity is elevation and not degradation, and yet the latter is what has been brought about by the mistaken national policy of the last few decades, a policy which has compelled the son of the soil to forsake his plough, the freedom of the country and nature, the pure air and abundant sunshine, to force his way into and crowd that fatal prison the town factory, and to take up his abode in some unhealthy dwelling in the cheerless courts of a big city.

The Growth of Citizenship.

Any great and material improvement in the social conditions of the masses must come from within, but be cultivated from without. Science has demonstrated that something is implanted in every form of life which in course of time becomes enervated and poisonous unless exposed to beneficent and revivifying influences. It is the same with humanity. The evolutionary development of the masses can only take place by successive stages from an influence within themselves. The only practical scheme of reform, therefore, lies in developing in the people a higher type of intelligence and aspiration, which, spreading among themselves, will make them better qualified to fulfil the duties of citizenship.

Change is usually abhorrent to the English mind, especially change from an established idea. The moral attitude of the people is that of slipping backward to outworn and stereotyped ideas. Therefore, the working man, with his latent intelligence reanimated, and with a keener insight into the deficiencies of his fellow workers, may, by using his influence, accomplish this necessary change, and by the example of his daily life infuse among others the habits of thrift and economy, proving himself worthy of his new responsibilities and helping to bring about a happier state of things.

Co-operation.

It should never be forgotten how twenty-eight half-starved weavers gathered together in a little room in Toad Lane, Rochdale, and how, being filled with a desire to help themselves and their fellow workers, they struck blindly upon an idea, which having created the boon of co-operation, has revolutionized business and improved the conditions of millions.

This social revolution commenced with its twopenny subscriptions at first, and a little self-denial,

and in its results has proved of enormous advantage. The Rochdale Society of Equitable Pioneers has been enabled to do more towards improving the lot of the working man than all the solemn conclusions of all the solemn authorities on political economy.

To-day the aggregate membership of Co-operative Societies consists of 2,205,942 persons, with a capital of over £30,000,000, and an enormous reserve fund. The magnificent success of the movement in this country, together with its remarkable progress on the Continent of Europe, shows to what an extent the union of forces can be made productive. By similar small beginnings I do not despair that the working men themselves may eventually be induced to commence another movement for changing the sordid surroundings of their lives, and for permanently bettering their financial conditions.

The Awakening.

The slothful rustic affected by the "Agricultural Depression" complaint, equally with his more destitute city brother, the slum-dwelling workman, are both needing a larger measure of higher intelligence, with its correlatives, thrift and economy. When these qualities have been awakened in the dormant brain of the countryman, he will, like Rip van Winkle, realise that times have changed since he slept. His old time habits of idleness and beer drinking will no longer satisfy, because self-improvement, new learning, and new implements will have given him new facilities and fresh interests in life. The same qualities will also have accomplished much in changing the sordid conditions of life of the townsman, who will have forsaken his dingy abode, and with his family found the brighter life of the country or suburbs, for he will learn to garden and grow vegetables and help to colonize the neglected country. And when the dawn of happier times is come, the breaking up of some of our most

cherished traditions and old crusted prejudices must follow, creating abundant possibilities of improved conditions. Notwithstanding that the industrial condition in Great Britain still leaves much to be desired, we certainly enjoy under British rule a larger measure of freedom, justice, and equality than is obtainable in any other country. The British workman might under favourable conditions be just as prosperous at home as his continental confreres if he were only as thrifty, intelligent, and industrious as they.

The Endeavour.

We have now paid the penalty of ignorance, and we must appeal to those who have work, reasonably good wages, and sufficient intelligence, and whose position enables them to think out for themselves the problems involved in maintaining the prosperity of the Empire, for they have need to practise their powers of resistance to combat our mistaken national policy. From all the clashing of opposing ideas and theories, and from the advantage derived when men are filled with the idea of working for the common weal, no doubt some good results will be gained.

> "In silence mighty things are wrought,
> Silently builded, thought on thought."

CHAPTER X.

Conclusion.

> "Political economy means, in plain English, nothing more than 'citizens' economy,' and its first principles ought therefore to be understood by all who mean to take the responsibilities of citizens, as those of household economy by all who take the responsibilities of householders."—*A Joy for Ever.*

> "The man's duty as a member of a Commonwealth is to assist in the maintenance, in the advance, in the defence of the State."—*Sesame and Lilies.*

Factors of Influence.

Among the factors of influence in creating the well-ordered life, there are none that exercise more regulating influences in counteracting the natural tendency of that mysterious retrograde principle with which humanity seems to be afflicted than the qualities of thrift and economy. Just as the solar rays exercise their beneficent influence upon plants and animals, so the light of this higher intelligence which is brought into existence by improved methods of living will have its physical and mental influence in cultivating the germ of good citizenship among the masses. We should, therefore, teach them thrift, self-help and economy, and provide them with more effective inducements and greater facilities for exercising these qualities.

It is necessary that there should be a reform in the present conditions of our poor law administration, with more common-sense treatment of the industrious poor and the professional vagrant.

In order that our operatives may have regular employment our fiscal system requires adjustment, so that while we obtain free trade both for food and

manufactures within the Empire, we may be protected against the present unfair competition and unsatisfactory foreign products of commercially hostile nations, whose excessive tariffs seriously injure our trade. This is the demand of our Colonists, and with increasing knowledge is now the desire of a large proportion of our own people.

We have every reason to state that England would offer as many advantages for the working man as any other country if our out-of-date system was amended.

The important fact remains that while thousands of British working men emigrate in search of work to the highly-protected United States, not a single instance can be given of an American working man coming to this country with the same object. This should be sufficient evidence that the blessings of British Free Trade do not here afford as good an opportunity for advancement to the working man as a protected country.

It is useless advocating the promotion of agriculture and horticulture in the country until the land laws are simplified, and greater freedom given for the purchase of land. Too much of it is tied up in great estates, and cannot be sold, so that the growing populations of cities are congested within rigid limits.

Cheaper transportation facilities between town and country would greatly help the making of a new and better countryside and cleaner cities. Easier communication between districts and a closer association of the people, with its consequent intermarriage and mutual interests, would be productive of greater prosperity and contentment than has been possible for many years in John Bull's Island.

The Political Task.

With politics in the abstract we have had enough. We are now faced with practical politics which deal with the realities of life as they appear to the poor, as a demonstratable method of creating prosperity. What should we think of a man who

proclaimed at the street corner that the old method of living as we did fifty years ago would make men grow younger? And yet an almost equally ridiculous assertion is used in presenting out-of-date theories to explain away the present consequences of abnormal competition. Strangely enough his hearers have listened with gravity when a statesman has recommended the continued adhesion to the time-worn fiscal policy of fifty years ago, claiming that the present industrial trouble is only temporary, and could be dealt with by a change of government and a charitable subscription. What people in England now really require to know is that they can make sure of their work, for they need neither charity nor compassion.

We have now the mighty task before us of putting away obsolete ideas, and the constructive task of uplifting the honest workman, physically, socially, and financially, and, if possible, the more serious one of changing the hooligan into a better man and good citizen. With all of us the struggle for existence will last as long as life itself, but it must be carried on in such a manner that it may conduce towards a continual development of national character towards perfection; such development, properly carried on, would make men better and nobler—not worse and more vulgar.

It is, therefore, our national duty to consider the best means which will enable the poor to help themselves, and also to afford them adequate facilities for doing so, for by a little enlightened help they may be kept from degenerating into that hopeless and helpless class who are a burden to the community, a clog on the industry of the country, a burden to themselves, and a disgrace to civilization. In this duty, as in others, the greater the difficulty and the more perplexing the problem, the greater must be the resolve and determination to bring about honest John Bull's deliverance.

"No grand design was ever snatched in haste,
'Tis patience heaves it on."

APPENDIX A.

The C.O. Burns Company's Method.

In one of his most famous speeches Mr. Gladstone contended that a natural desire to save money existed in the minds of all human beings. There can be little doubt but that this is a truism. From want of suitable facilities and encouragement, this faculty, either in Great Britain or the U.S.A., had never been properly developed until fifteen years ago. To meet this want the C.O. Burns Co. at that time introduced into commercial life their "Home Safe," which from the outset has combated thriftlessness and fostered the saving habit among the working classes of America with marvellous results.

The C.O. Burns Co. contend that by providing every possible facility for saving money, and at the same time removing obstacles to thrift, they can develop this natural desire to save.

Perhaps not unnaturally a working man thinks twice before walking a couple of miles to the nearest Savings Bank to deposit half-a-crown. If he rides there is the car fare to be considered, and if he walks there is the inevitable loss of time, to say nothing of the risk of meeting a friend *en route*, when, as likely as not, an adjournment will be made to a friendly public-house, with disastrous results to the half-crown.

The object of the firm, therefore, is to provide a branch of the savings bank in every home. The

habit of thrift once inculcated, it thus becomes easy to induce persons in comparatively humble circumstances to become bank depositors.

The C.O. Burns Co.'s methods are ingenious. Saving Banks are offered the choice of buying the "Home Safes" outright at 5s. each, or of making a contract with the Company to procure a certain number of new depositors at 10s. each, including the cost of the safe; each depositor making an initial deposit of 5s. In the latter case, in furtherance of this end, they send an expert "organiser" and his staff to carefully canvass the district. Every enquiry having been made, a systematic house to house visitation, upon the lines of the familiar district visitor, is made, the text preached by the visitor being thrift. Whenever a householder is found in sympathy with the idea he is asked to take a *locked* "Home Safe," and if willing, is then and there entrusted with one of these handsome "Money Savers."

The Savings Bank, after the manner of a Railway Company which demands a deposit upon its season tickets, holds the first 5s. deposited so long as the customer holds the "Home Safe," but of course returns the money when the client returns the "Money Saver" in good condition.

The customer undertakes to bring his Safe to the Bank at least once a month for his savings to be extracted and credited to his account. The Bank retains the only key to the Safe, therefore the customer, having once deposited his coin, may vainly try to get it back again, as the "Home Safe" is made of the finest steel, and is so constructed that it is impossible to open it without the key. It should be added that each "Money Saver" bears a number and the name of the Institution by which it is issued.

The C.O. Burns Co. supply free of charge all necessary books of record, signature cards, pass-books, literature, newspaper advertisements, and in fact every detail for the opening of the new account,

and ask for payment only for such deposit accounts as the Banker has willingly accepted. The Company has found by long experience that the work of obtaining depositors can be far more successfully accomplished by expert canvassers than by an ordinary local collector. But phenomenal as has been the success of these special canvassers, they would have found their work well-nigh impossible without the aid of the "Home Safe," which supplies the "missing link" between the depositor and the Bank.

THE LINK BETWEEN

DEPOSITORS AND

BANK OF DEPOSIT.

No less a sum than $500,000,000 has already been saved in the U.S.A. alone by means of this patent money saver. In the year 1890, before the employment of the system, the total savings of the city of Chicago amounted to $12,350,000. Twelve years later, owing entirely to the C.O. Burns system, this sum had increased to $100,000,000. The Chicago *Record Herald* of May 21st, 1903, commenting on the fact, says:—

"Chicago is just beginning to get its education in the matter of saving money. The State Banks and Savings Institutions have been going out after people in the past few years as they never did before, to show them how easy it is to

save money, and how valuable a thing it is to have a good balance at the bank. The introduction of the little steel banks has started thousands of people to saving money that was wasted before."

The following are some of the important Banks in Europe which have adopted the "Home Savings" system:—

THE CITY SAVINGS BANK, PARIS, who investigated and watched the working of the system for eighteen months before adopting it. This Bank is considered to be one of the most old-fashioned Institutions on the Continent.

THE MUNICIPAL SAVINGS BANK, BREMEN, AND AT LEIPSIC, state that they have obtained many customers by the system which otherwise could not have been reached. On one occasion the contents of a Safe brought to them by a depositor amounted to over £50.

BOHMISCHE SPARKASSE AT PRAG, BOHEMIA.—The largest Savings Bank in Bohemia, which has now 170,000 depositors. This Bank has 11,000 Home Safes in use, and claims that the system has materially increased the number of their customers.

THE CENTRALBANKEN FOR NORGE, CHRISTIANIA, NORWAY, has obtained by the same system 5,000 new depositors in three months with an initial deposit of 100,000 crowns.

THE BANK OF HELSINGFORS, FINLAND, has procured by the aid of the Home Safe, during the financially depressed period consequent upon the war between Russia and Japan, 5,000 new depositors. Fifteen hundred extra Safes have been ordered since that time.

TAMMERFORS, FINLAND.—A small Bank in this city has secured 2,500 depositors by the same means.

SWITZERLAND.—The system has been introduced with great success in every important city by the "Communal" and Savings Banks, the average annual deposit for each Safe being 300 francs, equal to £12.

SCANDINAVIA.—The system is in general use, with an average deposit of from £18 to £20.

THE IMPERIAL OTTOMAN BANK IN CONSTANTINOPLE, with branches all over Turkey, is also using the system.

JAPAN.—In this country it has been in use for many years. During the war the Government were enabled to capture by these means, within the empire, a large amount of the small savings of the people, and thus float loans in their own country under better conditions than could have been done abroad.

APPENDIX B.

THE SWISS JOURNAL OF STATISTICS has compiled for the year 1900 the total savings of the following countries, shewing that the amount *per capita* was:—

		£	s.	d.
DENMARK	about	20	0	0
SWITZERLAND	„	16	0	0
GERMANY	„	10	0	0
NORWAY	„	9	0	0
SWEDEN	„	7	0	0
FRANCE	„	5	0	0
ENGLAND	„	4	10	0
FINLAND	„	2	0	0
RUSSIA	„	0	10	0
SPAIN	„	0	8	0
GREECE	„	0	2	0

NOTE.—From this table it will be observed that England is low down on the list. There is, therefore, the strongest reason that this thriftless condition of the country should be improved.

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